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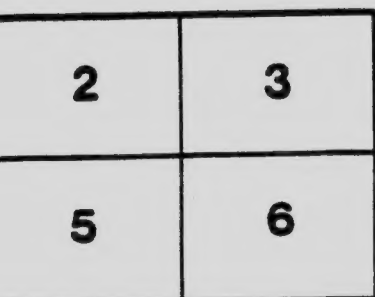
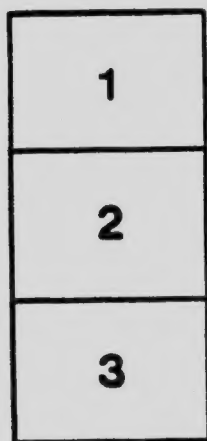
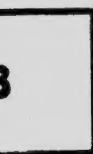
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Order Tonettes

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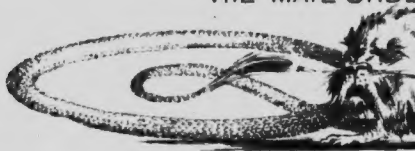
Leam. McCurdy, 21st ed.

Forew

"The Twentieth Century Belongs to Canada," is a phrase often used now, and we take great and pardonable pride in our country's progress. In agriculture, in mining, in railroad construction and in commerce, enormous strides have been and are being made. There is an era of progress and prosperity in store for the present generation of Canadians that has not been equalled by any country in the world. To profit by it and make the best possible use of it, it is essential that every Canadian should realize and perform his personal duty. But individual opportunity entails individual responsibility, and it is to this point we wish to draw special attention.

We propose to print a series of sermonettes, which will appear regularly in this space, for the purpose of directing the consideration of our readers to a few points of our social and business life wherein this individual responsibility has been overlooked or forgotten, and to show that what benefits the community will redound to the benefit of the individual and vice versa. Loyalty to our country carried to its logical conclusion will impel us to be also loyal to our town and our neighbors. Loyalty to our country will help make Canada a greater and a better nation, and so benefit every town in Canada. Loyalty to our town will help to make it a better place to live in, and benefit every individual in the community.

THE MAIL-ORDE



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Foreword

In this series we may have occasion to criticize rather severely the actions of some of our townspeople, but we wish it to be understood that it is meant in the kindest spirit. Many people do things from sheer thoughtlessness which are really unprofitable to themselves and harmful to the community, and we believe it will only be necessary to call their attention to the facts for them to acknowledge the justice of our criticisms. It will be a pleasure to pay just tribute to many others who have given such matters serious thought and who show a public spirit and genuineness in all their doings that is worthy of ————. They also show a marked amount of hard common sense, in that they realize the saving of money and time which results from their local patriotism. Our special reference is to the folly of some folks who have developed a habit of doing their buying and selling away from ———— as contrasted with the wisdom of those who do all possible business with their friends and neighbors. We believe the former to be unwise and unprofitable, while the latter is wise and profitable, and in this series we shall endeavor to show reason for the faith that is in us. If these sermonettes put a few of our misguided citizens in the way of saving money for themselves and at the same time benefiting ————, we shall feel amply repaid for our trouble.

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L-ORDER MICROBE



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Fallacious Ar

We have seen and heard much about mail order houses, and have taken the trouble to look carefully into the matter, to see if there is any truth in the statements that these concerns are able to undersell our local merchants for the same quality of goods.

We find that the only case in which they undersell our home merchants is in some unimportant articles of small value and of which every person knows the price. These they sell at cost, or even less, in order that they may induce you to purchase from them the more important articles at full or even inflated prices.

Very few people, except those actually engaged in a particular business, are good judges of quality, and in most cases it is necessary for a buyer to trust the fairness and integrity of the merchant from whom he buys. It can thus be seen what advantage the mail order house obtains by selling a few small staples, the values of which are generally known, at a low price. In this way many are led to believe that their prices are correspondingly low on more important goods.

The arguments in favor of mail order houses are familiar to all our readers. Briefly stated, they are that these firms buy in larger quantities and consequently at a lower price than the local merchant, and that their turn-over is so much greater than they can afford to sell on a lower margin and still pay dividends on their capital stock. While some of these arguments may seem true, they fall to the ground when considered in connection with the fact that these firms are necessarily located in large cities, where rent and taxes are

us Arguments

vastly greater than they are here in

Then there is the question of help. The necessarily exact system entails an amount of labor of which the average person has no idea. The checking and counter-checking, the sorting, shipping, addressing and billing is all necessary and must be paid for.

The small interest on the capital is another will-o'-the-wisp argument, for you will notice that the owners of the capital stock are not workers in the establishment. They are not producers of revenue for the business. Every item of labor and superintendence is paid for, some of the latter at a very high rate. If the smaller merchant who is actively engaged in his own establishment was to allow himself a fair salary for his superintendence, it would be found that over and above this he obtains no greater interest on his invested capital than do the real owners of the mail order houses. In fact, many merchants make no more than a fair salary, without any return for invested capital.

You cannot be an expert in every line, but in the lines with which you are acquainted, experience will prove that you can supply your wants in ——— just as economically as by sending away. And in cases where you are not a judge of quality, is it not better to trust the word and accept the judgment of your neighbor, than that of a soulless corporation that has no interest in you or in ———?

Think it over, and you will decide that it does not pay and is not fair to send your money away.

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An Interesting

We have just received through the mail an interesting book, and an attentive perusal of it leads one to many speculations.

The book is the annual catalogue of one of the departmental stores and mail order houses.

Before going into a detailed criticism of it, let us first give credit where credit is due, and say, without hesitation, that as an example of the printer's art, it is above reproach. The type is good, the setting is perfect, and the proofreading has evidently been well and carefully performed. The services of expert writers of advertisements have been employed. The illustrations are unmistakably reproductions of photographs, and every advantage has been taken that is known to the photographer's art. Beautiful women have posed for these pictures, dressed in the garments offered for sale. Even a superficial knowledge of the printing and engraving business would enable one to appreciate the immense amount of work required and the expense entailed in the production of the book.

The expense entailed—that is the point where our interest is stimulated—that and the question which naturally follows—who pays for it all? Lithographic and photographic work is high priced; models of such handsome appearance and perfect build are scarce and charge well for their services, writers of advertisements do not work cheaply. The quality of paper that will properly take the impression of a fine half-tone is decidedly expensive, and the presswork and bookbinding are not inconsiderable items. We presume we are justified in coming to the conclusion that the firm is not incurring this

Interesting Book

the expense without expectation of being amply remunerated.

Another point worth considering is that this book, we understand, is not distributed in the city where the firm does business. Customers in the city are attracted by entirely different means—by daily advertising and the offering of special price inducements in some particular line, the idea being, of course, that if a person comes to buy some article at a bargain, he or she may be induced to make more extensive purchases at the regular prices.

It is quite evident, therefore, that it is the mail order customer who is expected to make the publication this book profitable.

In addition to the expense of producing this book, the firm is located in the business district of a large city, where the expenses of doing business are probably higher than any place in Canada, so that their total relative expense seems to be altogether out of proportion to those of the merchant doing business in _____.

Another feature we notice in the book is that there are offerings of a lot of articles in one lot, at a specified price for the whole. In other words, people are induced to buy many things they do not want in order to get one or two they do want. Is not the sending of this book to us, as residents of _____, a reflection on our intelligence, and a still greater reflection on our local pride and public spirit? We strongly advise our readers not to take the alluring picture book too seriously. Our _____ merchants are quite capable of filling all our requirements, and do so at reasonable prices.

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Distant Fields L

An amusing story is told of a wealthy manufacturer of one of the smaller cities of Ontario, who made a trip to Germany to be treated at some famous springs there for rheumatism. The waters of this spring, judiciously applied, externally and internally, were supposed to be a specific for his complaint.

In the course of a conversation with the physician in charge of the sanitarium, he asked if there was no place else in the world where such wonderfully curative waters were to be obtained. The physician assured him that there was only one other place in the world with water as good as and similar to theirs, but that was away off in Canada, in a little place called Preston Springs. As Preston is but a few miles from the manufacturer's home, he had travelled five thousand miles for something he could have obtained at home.

There is a moral in that story for some residents of ————. They go or send to some of the large cities to supply their needs in wearables and eatables, when they could obtain exactly the same articles at the same or even a better rate at home. A little observation, assisted by reference to our advertising columns, will show that the very best quality in all kinds of merchandise is sold in ———— at rates which compare favorably with those given by the mail order houses in Toronto or Montreal. It is only reasonable that it should be so when we consider that our ———— merchants do not have to bear the same burden of taxation or general expense that the large city stores have.

Fields Look Green

Sometimes we see the mote in our neighbor's eye in spite of a very large beam in our own. Have not all of us, at one time or another, been just as foolish as the manufacturer we mentioned?

We know of an experience of a friend of ours which is just as much to the point. He wanted a certain book, and as he prided himself on his erudition, he did not suppose anyone in _____ would have ever called for the book, and that there would be no prospect of obtaining it locally. Consequently he sent out of town for the book, without even inquiring if the local dealers had it. He paid \$2.25, the publisher's price, plus postage, and when the book was received he found it had been damaged somewhat in transit. Shortly after he saw the book in a local store, and learned that the price was \$2.25, the same as the out-of-town price, but he was out the postage and had a damaged copy. He also learned that several copies had been purchased here by people whom he knew. He should have at least given the local dealer a chance to get it for him.

The moral of all this is that though distant fields may look green, a closer inspection will reveal the fact that they are just about the same color, and contain perhaps fewer wheat heads to the acre, than the field close at hand, with the disadvantage of being harder to get at. Let us look at home before jumping to conclusions that we can do better elsewhere. It would result to the advantage of all concerned, the buyer, the seller and the town in general.

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Parasite

The dictionary says that a parasite is "A living organism that lives on or in some other organism and from it derives nourishment." Another definition is "An obsequious sycophant who lives at another's expense." Do you realize that there are parasites on on the body politic? Most dogs have fleas, and we presume that most towns have parasites. David Harum said that some fleas are good for a dog, as they keep him from brooding on being a dog; but probably the dog is not philosopher-enough to appreciate the great advantages he derives from the fleas. We must confess that our sympathies are with Tige in his view of the case, for we cannot figure out just what good our local parasites do to —————.

We can continue the analogy with other domestic animals. The cow eats hay, but she gives milk; the sheep seems to live on nothing much of anything and gives wool; ubiquitous Biddy, the hen, goes the sheep one better; she eats up bugs and injurious insects and converts them into eggs. But the parasite—the flea on the dog, the tick on the sheep, the fly on the cow (Biddy, the hen, has her troubles too)—all these parasites just suck blood and give nothing except annoyance. Parasites are not useful themselves, and they prevent others from being as useful as they might be.

The parasites on our business community are in about the same class. You know the ones we mean. They take everything and give nothing. They enjoy police protection and fire protection and every other advantage we have; but if they have a dollar to spend they send it to some mail order house that pays no taxes here and does nothing for —————. The parasite wears out our sidewalks with shoes bought in Toronto. He uses our roads. The buggy was

Parasites

is bought by mail, and so was the harness. If the horse got sick he would like to get some veterinary mental scientist to give it absent treatment. He probably regrets that he cannot have his hair cut by mail also. He buys books, clothing and furniture by mail.

Nothing local is quite as good as an imported article, according to this individual. He thinks the local tailor cannot make clothes good enough for him, although we know many residents of large cities who continue to get their clothes made at their old homes in the smaller places. They find the designs exactly the same, and the cut and materials just as good, while the price is much lower because the expense of doing business in the small towns is so much less.

The parasite, however, prides himself on his superiority in the choice of everything, and rather insinuates that our local dealers are incapable of judging and our citizens incapable of appreciating good materials.

Some residents of _____ have done some travelling on their own account, however, and find that we live a little better here than they do in the large cities. They find that wearing apparel bought here compares favorably with what they see in Toronto or Montreal or New York. Our houses are just as comfortable and just as tastefully furnished. One point is particularly impressed on the observer, and that is that with an equal income a man can live much better here than in the large cities. Taxes, rents, eatables and wearables are all cheaper. So they are glad to be citizens of _____ and are true to the interests of our town. They buy at home.

Are you a citizen or a parasite?

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Mail Order

There has of recent years arisen an agitation in the United States looking to the protection of people in the smaller towns, and in the rural districts from what are known as mail order sharks. The schemes of some of those firms were so plausible and so far-reaching that the Legislatures of several States have found it necessary to pass laws curbing the thing as far as possible. Under the United States system of Government, it is difficult to bring unprincipled firms to task if they are doing business from another State, and as the loss to any one individual is not sufficient to justify him in incurring the expense of protracted law suits, and no one was deeply enough interested to organize the victims with a view to co-operative action, the matter went from bad to worse.

Now, however, the Federal Government at Washington has taken a hand in the matter, and accomplished considerable good by prohibiting these firms from using the United States mails to forward their nefarious schemes. It was found that a large number of so-called magazines were merely organs for these mail order houses. They would offer a somewhat pretentious monthly paper at an absurdly low subscription price, not sufficient to pay for the ink, to say nothing of the paper on which they were printed, or the cost of compilation or postage. One monthly offered a three years subscription for twenty-five cents.

It is not assumed that all mail order houses are positive frauds. In many cases they do send the material paid for; but even in those cases experienced buyers found that the prices paid were too high for the quality of merchandise furnished. The point is that a paternal government found it necessary to protect

Order Fakes

the people against themselves, and to show that it did not pay to patronize mail order houses.

Things have not reached such a condition in Canada yet, but there is ample evidence that there is a tendency in the same direction. If we would profit by the mistakes of our neighbors, we will confine our purchases to our immediate vicinity, and deal with people who are not only perfectly responsible financially, but who are right at our own doors. Experience has shown this to be the wisest policy. If there is any mistake, the local merchant finds it to his own interest, for the sake of future business, to satisfy his customer; but the mail order house knows that no person will go to the expense of taking a small matter into the courts, and trust to their flamboyant advertisements to keep their business up to a high point.

Every one knows that it must cost such firms more to do business. Some one must pay for the catalogues and postage and the express charges they offer to pay if you buy a certain amount. People should realize that they are the ones who pay for all these things, and that the effort to get something for nothing always results in getting nothing for something. You may depend upon it that if an article is worth anything, the merchant in _____ either has it or will get it for you and will charge only a fair price for it. He knows values and can be depended upon to get you your money's worth in every transaction.

Buy at Home. It will save many disappointments and will make you a more valuable citizen of _____.

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Loyalty and S

It would delight the hearts of lots of city people if the beautiful stories told in some mail order catalogues were true; that is, if they could obtain the wonderful prices we people in the smaller places are supposed to get, and at the same time get style and quality. The mail order houses would not need to spend money on catalogues or advertising. They could sell the goods right at home.

Did it ever occur to you that with style and quality lacking, it would not be wise for these firms to show the catalogued goods in the city? Their customers would have an opportunity to examine before purchasing. Is it not possible that some of the low-priced goods have been offered to city buyers—that they have been weighed in the balance and found wanting; but that a cleverly-worded description and possibly an enticing picture may be expected to get rid of these otherwise unsaleable goods to out-of-town buyers?

We do not mean to insinuate that it is impossible to get good merchandise from mail order houses. That would not be true. But we do say that the better grades will cost you just as much and sometimes more than the same quality would cost you right here in _____.

Suppose, for the sake of argument, that notwithstanding city expenses, taxes, rents, etc., the mail order house could sell as cheaply as your local merchant? Even in that case would it not be better to buy here, where you can see the goods, know exactly what you are getting, and pay after, instead of before

and Self-Interest

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you see them? If you take an article to your home after purchasing it from a merchant in ———, and find that it is not the exact shade, or shape or size you desired, it is very easy to return and exchange it for something suitable. If it comes by mail you would probably prefer to put up with some imperfection rather than go to the trouble of repack- ing and expressing, and then waiting for days until it goes through the dismal round of red tapism in the mail order house, through claims departments and checking departments, perhaps necessi- tating considerable correspondence, in ad- dition to the certainty of additional mail and express charges.

Have you ever considered how many times you have used your local merchant as an accommodation? How often he has extended credit to you or has helped you to obtain perfect satisfaction? He helps to make your property valuable, to support the bazaars and missions, and generally contributes to social events. Are these things not worth anything? Is it not true that unless there is a very decided advantage in dealing away from home, it is your duty to spend your money in ———?

We certainly believe that we have shown not only that there is no advan- tage in dealing away from home, but that there are many disadvantages. We, therefore, ask you to be fair to the town as well as to yourself. Co-operate with the other good people of ——— in making this a better place to live and do business in. Be loyal to ———. Buy at home.

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Exodus

A few years ago there was a great outcry against the exodus of Canadian young men to the United States. It was claimed that we maintained schools of a very high standard—a very much higher standard than the average school in the United States—with the idea of educating our children to be good citizens of Canada. No sooner did they complete their school or college courses, however, than they found that they could make more money by moving to the United States. The very superiority of our educational institutions over those across the border, made it easy for our young men to obtain situations there. Young Canadians were better equipped to fill responsible positions than their own youths. It is well known that in many United States cities, Canadians were given the preference. Some years ago it was estimated that there were between 80,000 and 100,000 native-born Canadians in the single city of Chicago, and that there were nearly as many Canadians in the United States as there were in all Canada.

The twentieth century opened with six Governors of States, a large number of United States Senators and a larger number of members of Congress, as well as the Presidents of the two greatest railroad systems in that country, all native-born Canadians. It was appreciated that all this was very unfair to Canada. Why should we educate young men for the purpose of making them valuable citizens of another country? The upshot of the agitation was that the cry of "Canada First" became very popular. There were appeals to buy only Canadian goods

Exodus

wherever possible, and to "boost" our own country on every possible opportunity—to be patriotic—to be loyal—in fact, to boil it down into one word—to be sensible.

Have you noticed what has happened in recent years as a result of all this? The exodus has ceased. There are now more Americans coming to Canada than there are Canadians going to the United States. Large manufacturers of implements, clothing, cameras, wire fencing, drugs and a hundred and one other things, found it necessary to establish factories in Canada in order to hold the Canadian trade.

And now we want to ask the residents of ——— if patriotism cannot be taken one step further? Is not loyalty to Canada only a stepping-stone to loyalty to ———? Why should we educate our children to make them good citizens of Toronto or Montreal? Can we do anything to keep them at home? And the answer is the same—Be loyal to your town. Do everything possible to advance the interests of ———. Do not send your money to build up huge corporations in Toronto or Montreal. Spend every cent you have to spend right at home. Cut out mail order buying. Be true to your neighbors.

If we all did this, do you not think it would have as good an effect on ——— as the "Canada First" cry did on the country in general? Would we not be able to attract new capital and new industries and find employment for our sons and daughters at home?

Is it not worth a trial?

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A Practical Demonstration

The merchants of a certain town in the United States decided that it would be a good idea to give the people of their community a practical demonstration of how the mail order business will finally affect local conditions. They were perfectly sure that they were giving better value for the money of the residents of their town than could be obtained from the Chicago catalogue houses, particularly when the cost of freight and postage was included in the cost; but the number of express parcels constantly arriving proved that the mail order houses were getting considerable business from people who would not take the trouble to thoroughly investigate the matter.

They took steps to learn the names of the patrons of the catalogue houses and planned accordingly. Mrs. Blank, who had purchased a sewing machine from one of the mail order firms, had a daughter about to be married. As her husband was a little short of ready cash, she went to one of the local stores to purchase linen and other goods for her daughter's trousseau, expecting to obtain the usual credit. The dealer politely declined to part with the goods except for spot cash, stating that E. & Co., from whom she had purchased her machine, would undoubtedly be glad to extend the desired credit. She tried another store and was met with the same polite suggestion.

Mrs. Dash, the farmer's wife, drove in with butter and eggs. The grocer admitted that the butter was fine and the eggs fresh, but stated that he did not require any; that probably M. & Co., of Chicago, would be delighted to send her another box full of groceries in exchange for her produce. The other grocers had exactly the same story to tell.

When Farmer Dash brought in a load of oats, he was offered five cents less

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Demonstration

than the market price. He protested, but was informed that S. & Co., of Chicago, from whom he bought his harness and blankets, might be willing to take his oats. The clothing firm and the hardware man refused credit. He took home his oats, and did not take home some clothing, wire fencing and nails that he required.

It was not very long before people found how much depended upon the business men of the town, and how every individual suffered when anything was done to injure local enterprise. It is understood that the express parcels arriving at that station have appreciably diminished.

If the mail order houses really gave better value than the local merchants, a man might claim he was entitled to buy in the cheapest and sell in the dearest market, but experience has demonstrated over and over again that such is not the case. If you buy in small quantities and expect credit from our local merchants, do you expect to get the same prices that you would by buying in large quantities, cash in advance from some city firm?

Give our _____ merchants a chance to figure on your requirements on the same basis and see if you cannot do as well here. In one case you will find that you buy from a picture and pay in advance, and then wait a week for your prize package. In the other case, you buy from the people you know; you see the goods before you accept them and before you pay one cent. In one case you hurt _____, and in the other you help _____, its schools, its churches, and its institutions. Give the matter a little thought.

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An Expensive P

An article which appeared recently in the Toronto "Star" stated that Toronto is the most expensive place in the world to live, and a few days after the Mayor of Toronto quoted the statement to prove a point, showing conclusively that he was in accord with the writer of the article. This may or may not be an exaggeration, but one fact is evident to any person who has had any experience in living in Toronto or any other large town, the cost of living is materially greater than in the smaller places. The Toronto people are trying to evade the results of the city's growth by taking homes as far away from the centre of the city as possible, enduring the hardships incident to long car rides and poor service, rather than submit to the exactions of the city landlord, the city butcher, the city grocer. In fact, all the hundred and one disadvantages and additional expenses of city life. In these suburbs you will find prosperous stores springing up. The people who move away from the city patronize these stores, because the keepers of them are not compelled to charge city prices on account of taxes, rents, water and light rates being excessive. The merchant's burdens are less and his prices are accordingly more moderate.

The peculiar part of the situation is that people who live a little farther from Toronto—that most expensive town—do not appreciate their blessings, but actually believe they can shop to better advantage in Toronto than they can in their home towns. When the citizen of Toronto hears this, he naturally smiles, but there are folks right

ive Place to Live

ntly here in our own town who do not see
To the humor of the situation, and contin-
In ually send their money to the large city
after stores, in other words, do considerable
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owth municipality; and also that the Elec-
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right
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An Object

A great many people from the smaller towns of this province make periodical visits to Toronto or Montreal, and while there make certain observations which would rather startle the regular inhabitants of those cities. These conclusions would be simply amusing were it not that the observers base their future conduct on them, to the detriment of their home towns.

For instance, a visit to the large departmental stores leads the visitor to the conclusion that these firms buy in such enormous quantities that they can afford to sell at a lower price than the merchants in the smaller places. Without looking further into the matter they purchase as much as possible while in the city and order by mail from the same firms between visits. A little examination will show that this reasoning is superficial and leads to erroneous conclusions.

If you are one of those who have been thus misled, we would ask you the next time you are in Toronto, for instance, and have seen the sights of the large stores, to take a trip out Queen Street West, right through Parkdale, and keep your eyes open en route. You will find for miles, starting within a few yards of the large stores, hundreds of small stores, each confining itself to one line of business—one to boots and shoes, as second to groceries, a third to fruit, a fourth to clothing, and so on through every line of business.

All these stores look prosperous. They continue to do business year after year. They are filled with customers, who are just as intelligent and discriminating as the patrons of the departmental stores. And all this within a stone's throw of the largest stores in

Object Lesson

Canada!

How do they do it? Why are they not forced out of business by their mighty rivals? Do you not see that there may be another side to bigness? If every person patronized the large stores, these small fry could not live. And there are so many of them! In the aggregate the number of people who buy from small stores must be larger than the number who deal with the large ones.

Yet these small stores are under just as heavy expenses, proportionately, as the large ones. Rents are high, taxes are high, labor is dear. Yet they compete. Should not the merchant in _____ be still better able to compete? Here we have lower taxes, lower rents; every fixed charge is lower.

Ask yourself fairly, Are you so much wiser than people who have these departmental stores right at their own doors? Do you think these people would continue to pay high prices if they could save money by dealing at the large stores? We might also add that these smaller stores have a splendid delivery service, and send their goods all over the city, just the same as the big fellows.

The moral of all this is that it does not pay to send your money away from _____. Our local merchants have got or can get you anything you want and save you money on the transaction.

If every citizen of _____ would act fairly in this matter, we would have better schools and churches, and perhaps better morals. Keep your money in circulation here. Buy at home!

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Where the Sho

Sometimes mail order houses offer a leader, that is, they sell some article at less than cost, in order to induce buyers to make up an order which will include many things at a great deal more than cost. The big firm comes out ahead on the whole transaction all right—that is what they are there for.

We heard of an experience of a certain lady the other day who thought it would be a good scheme to simply order the leader, the article sold at less than cost. The particular bargain offered was a pair of shoes at \$1.69. When the shoes arrived there was a charge of twenty-five cents for express, which she paid. After she got the shoes home, she discovered that they did not fit, so she packed them up again and returned them by express. The firm said she could return the goods if not satisfactory, at least that was in the advertisement. She paid another twenty-five cents to return them. After waiting about a week the new shoes arrived, and she had to pay another quarter for express. Unfortunately, they were no better than the first ones, as far as fit was concerned. She had now paid \$2.44 for a pair of \$2.00 shoes, with more to follow. She tried to exchange them with a local dealer, but, of course, that would not work; but while in the local store she saw as good a pair, in every respect, which the dealer sold for \$1.65 regularly. She may find a lady friend to fit the shoes. If so she may not lose more than a dollar. If not she is out \$2.44.

When a woman thinks she has obtained a bargain, she tells her friends about

The Shoe Pinched

it; but when the experience is not so favorable she is apt to say nothing about it. Most people would rather say nothing when they have got the worst of a deal, although they say a great deal when they think they have got the best of it. That is human nature, but that is why we do not hear more about the experiences of those who deal with mail order houses.

When you come to think of it, is it not rather foolish to buy things just from seeing a picture of them? A farmer would not buy a cow from a catalogue, because he knows something about cows. How much more important is it to see what you buy and know with whom you are dealing when you are getting something about the quality of which you are not able to judge. The merchant wants your trade and he knows that the best way to secure it is to be perfectly candid about the quality of the goods he sells. He knows more about quality than you will ever learn unless you go into business for yourself. If an article is not the best he will tell you so, and charge you fairly for what you get. We cannot all afford to buy the highest quality of goods, but we are at least entitled to get fair value for the money we spend and to know just what we are getting. The only way we know of to accomplish this is to buy at home, from a merchant in whom you have confidence. In the long run you are money in pocket by doing so and in addition you are helping — instead of injuring it.

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Farmers living in the vicinity of _____ have been heard to complain that there is not a sufficient market for their produce in _____, and that those who send their stuff to Toronto or some other large centre obtain much better prices. They say that it is all right for those who produce some particular article in large quantities, such as those who make a specialty of eggs, or dressed poultry or butter, to send their produce away, but that on the mixed farm they do not produce sufficient of any one article to make this possible, and they are thus compelled to dispose of their produce in _____.

We have taken the trouble to sift the matter a little bit, and we find that the very farmers who complain are doing absolutely nothing to make conditions better, and, in fact, are doing considerable to make them worse. Many of them do a lot of shopping by mail, sending the cash away to Toronto or Montreal. They do not obtain any more for their money, quality being equal, and they do a lot of harm to themselves.

It would be very much better if those who are so positive in their complaints would co-operate with the residents of _____ in the endeavor to make this a better market. All that is necessary to accomplish this is to enable our merchants to increase their business. They would then increase their help and we would have a better and a busier town. That condition would attract outside capital and new enterprises and industries would follow in the natural order of events. As "nothing succeeds like success" the chain would be added to link by link.

The first step, however, is for every

as a Market Town

farmer in this vicinity to realize that he has a personal and vital interest in the welfare of _____, just as much as any resident of the town itself, and the most reasonable way to show that interest is to confine his purchases, as far as possible, to the merchants of _____.

Some of the townspeople also have been guilty of this fault of shopping by mail, but there is evidence of an awakening on this subject in _____, and most of the citizens are finding out by experience, if they have not previously found it out by the application of common sense, that it is neither profitable nor wise to send their cash to mail order houses. It is not profitable, because it costs the city stores more to do business than it costs our _____ merchants, and the prices are not as reasonable as those charged by local dealers for an equal quality of goods.

If it is not profitable, it is certainly not wise to purchase away from home, and there is the added reason that doing so is injurious to the town and every individual in the town.

And so we say to the farmer, be fair, be reasonable, be wise. Help us to build up _____, and the benefit will be as much yours as ours. Your sons and daughters would not have to go to the cities and be subjected to all sorts of temptations, but could obtain employment to come, and both farmers and townspeople would have more opportunity to enjoy life. _____ would be a better market town and a better commercial and industrial center. Again we say, "Do your shopping in _____."

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A Western

A gentleman from a Saskatchewan town was recently on a business trip to Toronto, and in company with a Toronto friend, went out to make some small purchases of personal necessities. The Torontonion suggested that while in the city the Westerner should make larger and more elaborate purchases, in fact should supply his needs for some time to come. The Westerner refused emphatically to buy more than sufficient for his immediate needs. He said they had merchants in his home town who had been induced to invest capital by the prospect for local business; that he himself was holding a position there (in an educational institution) that was made possible only by the settling in the immediate vicinity of a number of business men and farmers, and that he would be unjust to the interests of his neighbors, his town and himself, unless he confined his purchases, as far as possible, to his own locality.

If that is the Western spirit, it is not difficult to understand the phenomenal growth of the country and the enthusiasm the Westerners feel for their towns. It is refreshing to hear one of them expatiate on the merits of his place of residence. Possibly we have not heard the name before, for they are making towns rapidly out that way just now; but we shall not be likely to forget it in the future, after listening to his rapid-fire eloquence and seeing his infectious enthusiasm. You can smile at his volubility, but we can tell you, friends, that in the intense local patriotism of the Westerners lies the secret of the country's marvellous growth and prosperity.

What a change there would be in ——— if all our citizens were imbued with a similar spirit. How the

Western Example

place would thrive if all the residents of _____ would take as much interest in the welfare of our town as that Westerner does in his. But as a matter of fact what do we find? It is not only that many _____ spend money when away from home for things they might have obtained here before leaving, but they deliberately defer supplying their wants until they go away. Some indeed send their money by mail and receive the goods by express, under the mistaken impression that they can save a few cents by so doing. How our Westerner would scorn such sordid parsimony.

Now, is it not possible for each one of us to emulate that spirit of solidarity—that wholesome loyalty to our own people to our own town and to ourselves? Can we not see that in doing so we will not only help our neighbors but will materially help ourselves. It would enlarge our business and our social life. It would also increase our self-respect. It is a mistake to think you save anything by acting in a contrary way. As a matter of fact you can supply your needs in _____ just as economically as in any place in Canada, even in the large places, where it costs more to do business, where taxes are greater and where the cost of living is higher, with consequent higher prices for labor and help of all kinds.

Let us get together and see if we cannot give _____ a new impetus. It would mean a new expansion to our town if each individual member of the community would resolve to henceforth do all his or her shopping right here in _____.

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The Handicap

So many people who have thought that mere bigness is in itself a fact that would enable mail order houses to compete successfully with local merchants, would do well to consider that there is another side to bigness, that in many ways it is a handicap and adds materially to the expenses in handling even the smallest order that is received. To the person who is really interested in getting at the facts of the case, we would say—compare the expense of the mail order house item by item, per cent. by cent., with those of the merchant in ————, and you may be helped to realize what that other side to bigness means. Take into consideration the infinite amount of details necessary for handling even the smallest orders received by these large concerns. Trace the orders through the hands of mail openers, cashiers, checkers, packers, more checkers, billers, more checkers, shippers, teamsters, express and railroad companies, claim departments, more checkers, and so on. Consider what happens in a ———— store when a purchase is made and make your own comparisons. The local merchant aims to make a fair profit on his goods. Do you really think the mail order houses are in business for any other purpose than to make a profit?

Of course, we realize that there is a difference in capital running up into the millions and that running into the thousands only, but do not forget that the millions are operating over the entire country from Halifax to Vancouver, and that the thousands are concentrated right here in ————. Do not forget that bigness brings difficulties as well as advantages, and at a certain point the difficulties overshadow the advantages.

And while considering bigness, do not forget this point: There are approxi-

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mately twenty-five thousand retail stores in Canada doing a business of, say, ten thousand dollars a year each. That makes a total business of two hundred and fifty million dollars. All the mail order houses in the country are not doing a tithe of that business. Do you think the manufacturer or wholesaler is going to sacrifice his interest in that two hundred and fifty million dollar business by selling cheaper to mail order houses than he does to the regular merchant? Would it pay him to do so, even if he could? As a matter of fact he cannot do so, because he gives the lowest possible price to the regular trade. Do you think the local store elephant is going to be swallowed by the mail order?

It is undoubtedly true that some mail order houses offers certain leaders at less than cost in order to attract orders for other goods at something more than regular prices. It would not pay to send for the cheap article alone, so you make up an order. If you bought the same line throughout from your local dealer, you would save money on the transaction. And so we say, BUY AT HOME. No mail order house has any interest in the little red school houses in your district. Not one of them ever helped you in distress or let an account stand over till after harvest or pay day. What one of them has ever contributed a cent to our churches, or helped make better roads in or around ————
———? Does the owner of mail order houses ever meet you in church or at lodge? Do they increase the value of your property or your farm? Is there anything besides dollars in this world? If so, make your dollars help those other things and spend your money in ————
—————.

Woman's T

A discussion arose recently in regard to the practice of some ladies of ———, going to the larger cities to do their shopping or patronizing the mail order houses. One of the members of the group, while defending the ladies against any wrongful intent, stated that women did more harm through thoughtlessness than men did from deliberate malice. There seems to be considerable foundation for this contention, and certainly if our fair friends gave as much thought to the matter as they should, they would appreciate the far-reaching effects of their actions.

It is strange that women will give largely of their time, energy and money towards educational and charitable institutions, with a public spirit and disinterestedness that is highly commendable, and yet will thoughtlessly do their community sufficient harm to more than offset their good work in other directions. Yet it is true that many of the evils which these ladies work so assiduously to overcome, are directly traceable to this pernicious habit of dealing with mail order houses.

If there is poverty or distress, the ladies will bestir themselves. For the sake of sweet charity they will do wonders. They will organize bazaars and patronize them, paying ridiculous prices for things they do not want, or at least do not need. They will waste sufficient money in this way to buy many useful articles from our local merchants. They will expend valuable time and energy, and in the end they have accomplished what?———— They have simply helped to partially undo the mischief that was caused by their own thought-

's Thoughtlessness

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lessness and mistaken frugality. If the same amount of vital force that was expended in these charitable schemes was directed into other channels, our whole community would be benefited, morally, physically, and spiritually. We emphatically state that much of this charity is necessitated by the worse than foolish habit of discriminating against our own town and our own neighbors. Our friends can surely see that if the benefit of their purchases remained with the local merchants, these merchants would be in a better position to contribute to local institutions, and would also be better able to offer employment to many of the young people who have at present to seek other fields.

Putting the matter into plain language, the women who do not patronize the merchants of the town where their living is made, are blind to their own best interests. The fathers, brothers or husbands of these women are making their livelihoods here in ———— for themselves and those dependent upon them, and if some of these men are forced out of employment on account of lack of business, hard times, etc., the respective wives, daughters and sisters are apt to complain of things in general and this town in particular. How many of them will look into the matter sufficiently to realize that they themselves are partially responsible for the lack of business?

If each reader of this article will give the matter careful thought we believe there would be a very great improvement in local business conditions. Do not wait for some person else to act. Do your duty as you see it. Deal at home.

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A Kansas

The following is an extract taken from the Emporia (Kansas) Gazette, edited by William Allen White, one of the leading writers of the United States: -

"The man who buys his goods of a mail order house and expects his neighbors in Emporia to buy goods of him, or to buy labor of him, or to buy professional service of him, is economically a leech. He is sucking industrial blood out of the town and gives none back. He sends his profits out of town like a Chinaman, and has no more right to a standing in the community than a foreigner. We are all neighbors industrially in this town, and the man who sends away for his goods is not one of us. He is of another industrial system, and deserves no man's support in Emporia.

"The fact that this is economically wrong is recognized by the mail order houses themselves. They protect their customers as thieves by offering to keep people from knowing where the mail order goods come from. The mail order houses have no tax on their goods. They say in their catalogues that none of their goods are marked, and that no one knows where they were bought. If it is proper to hide the place of purchase of an article, it is wrong to buy the article at that place. Only the man who steals is ashamed to say where he got anything he has. There is such a thing as "tainted" dry goods, "tainted" groceries and "tainted" furniture. All of such that are not bought at home, of men who befriended you, of men to whom you owe a living, are "tainted" because they come unfairly.

ansas Opinion

"The trouble in Emporia is this: So many merchants buy their goods away from home that a systematic jealousy has sprung up. The dry goods dealers don't feel that they have to buy their furniture at home, because the furniture men's wives buy their dry goods away from home. The same quarrel exists in every line of trade. It is disheartening and distressing and paralyzing to the business interests of this town.

"It is time to change and get together. It is time to begin to reform ourselves and not our neighbors, by buying everything at home whether the neighbors do or not. And now is the time to begin. The thing to do is for all of us to turn over a new leaf."

We wanted to say something like that ourselves, but we were afraid it was too strong, so we simply quote what Mr. White says to show that others have pretty strong views on this mail order business as well as ourselves.

We want to ask you two fair questions: are you willing to buy the goods you require here in _____ if you were assured that you would do as well as by sending away? Are you willing to give the matter a fair trial and find out the facts of the case? If so will you take your mail order catalogue to your local dealer and ask him fairly and squarely if he can furnish goods of the same quality at the same prices, after allowing for the expenses you would have to pay for mail and express charges? Unless you will do this, you are not true to the interests of _____ and the opening remarks of Mr. White apply in your case.

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If the Home Trade

It is fortunate for _____ that the majority of its citizens are level-headed and not easily carried away by a passing fad; but let us suppose that such was not the case, and try to imagine the conditions if all our residents began buying their eatables and wearables from the mail order houses.

In the first place, the local stores would be no more. Their proprietors would have sought green fields and pastures new. You would be obliged to send away for everything. A store cannot be kept up on the small purchases entirely, and if we sent away for the large things, we would soon have to send for the small things also.

The home trade would then be ruined, and the money have gone to build up some enormous corporation in Toronto or Montreal. We would help those cities to have finely paved streets, but our own roads would be axle deep in mud. There would be vacant houses to rent, but no one to occupy them. There would be no home market for produce, and the value of farms would decrease. The value of all real estate would decrease enormously, and last, but not least, this journal would cease publication. You know it is the inhabitants of a town that create the value of land both in the town and in the surrounding country.

If there were no inhabitants in Toronto, real estate would be worth nothing because it has been spoiled for farming. The large office buildings would tumble to ruins. Do you think the cities do not realize the facts? They have Commissioners of Industry to induce factories and industries to locate in the town. They have conventions and exhibitions, anything and everything that will bring money to the city. Are we to be so

Trade were Ruined

short-sighted that we will help them to do it at our expense?

If you realize what would happen if all our trade went away from ———, it can readily be seen that even a little of it being sent away works a proportionate amount of harm. We believe we are within the mark when we say that if all the money that now goes to mail order houses from this vicinity were spent right here in ——— it would increase the value of property in the town and the value of farms in the surrounding country very materially.

We do not ask people to be philanthropists. All we ask is that they exercise an enlightened selfishness. Remember that it is not only the small profit on the goods you purchase that you are sending away when you deal with mail order houses. Your dollar spent in ——— would go the rounds. Send your dollar away and you get nothing but the goods. Spend it here and it comes back to you in many ways—better roads, better schools, better churches and better social advantages. The building up of our own town ought to be more to us than the building up of Toronto or Montreal. They are perfectly able to look after themselves. We do not ask them to help pay our taxes, so why should we help to pay theirs.

True citizenship does not consist entirely in singing the Maple Leaf and waving the Union Jack. It is shown better by the man who is true to his home interests; first, last and all the time—the man who is really intelligently selfish. Let us be honest with ourselves and make our own homes more valuable. Buy at home.

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